

Insider.



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Happy Halloween! Enjoy Some Tricks, Treats, & Tips

In preparation for all those tricks and treats coming your way, we thought we'd kick things off with a Halloween-themed joke.

Now that we've had a little laugh, it's time to share some Halloween driving safety tips. Being a cautious driver is always a good thing. It can help you get car insurance at a lower price, and your family and friends will be grateful. It's especially important to be more alert during days like these, when more people are out on the streets. Here are a few things to keep in mind:

- Drive slowly, and don't pass stopped vehicles. They might be dropping off children.
- Put your mobile phone away. Avoid distractions by waiting until you've stopped to call, text, or look at your social media feed.
- Watch for children running into the street. Kids can cross the street anywhere, and most young pedestrian accidents happen at spots other than intersections.
- Yield to young pedestrians. Children might not stop, either because they don't see your vehicle approaching or don't know how to safely cross the street.
- Communicate with other drivers. Always use your turn signals. And if you have to pull over to drop off or pick up your kids, turn on your hazard lights.

Save the Date:
Obamacare Open Enrollment Starts November 1



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Every car owner hears about the best ways to keep their vehicle in good shape. Whether the advice comes from friends, family, or the car manufacturer, many maintenance suggestions for fuel efficiency, engine power, and overall vehicle longevity may not be as accurate as you think. Some tips suggest money-saving options or performance-enhancing practices. Yet, not everything passed along to car owners is necessarily true.

Let's talk about three of the most common myths.

An oil change should be every 3,000 miles.

Myth. Most engine oil today has special lubricants and additives that can extend the life of the oil. This means for cars 15 years or newer, oil changes are recommended to be done between 5,000 to 7,500 miles. But your best bet is to follow the manufacturer's maintenance schedule for when to change your oil.

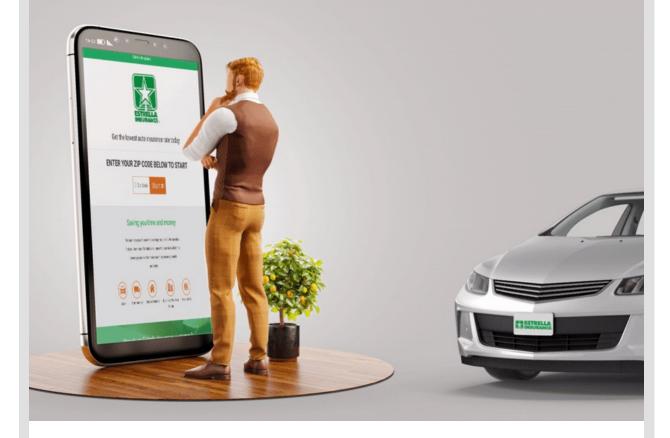
In order to maintain a vehicle warranty, all services must be performed at the dealer.

Myth. Consumers can have regular maintenance and repairs done where they want to. But no matter where you choose to go, make sure you save your documented paperwork for the work that's been done.

A car battery lasts 5 years.

Myth. Typically, a car battery lasts between 3-5 years or longer. Maintaining it and testing it often could help its life expectancy.

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